UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/775,532	02/02/2001	Harvey Anderson	064.0015	2276

7590   10/12/2004

Erik B. Cherdak
c/o STEPTOE & JOHNSON LLP
1330 Connecticut Ave., N.W.
Washington, DC 20036-1795

EXAMINER
GRAHAM, CLEMENT B

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 10/12/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
Office Action Summary	09/775,532	ANDERSON, HARVEY
	Examiner	Art Unit
	Clement B Graham	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>02 February 2001</u>.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-24</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1-24</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____.

DETAILED ACTION

1.   Applicant is reminded of the proper language and format for an abstract of the disclosure.

The abstract should be in narrative form and generally limited to a single paragraph on a separate sheet within the range of 50 to 150 words. It is important that the abstract not exceed 150 words in length since the space provided for the abstract on the computer tape used by the printer is limited. The form and legal phraseology often used in patent claims, such as "means" and "said," should be avoided. The abstract should describe the disclosure sufficiently to assist readers in deciding whether

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patent ability shall not be negatived by the manner in which the invention was made.

3.   Claims 1-24, are rejected under 35 U.S.C. 103(a) as being unpatentable over Joyce et al (Hereinafter Joyce U.S Patent No. 6, 320, 947).

As per claim 1, Joyce discloses a system for facilitating processing and disposition of a transaction within an access controlled environment, comprising:

an access control facility accessible via a global data processing network.("i. e, "computer network "see column 3 line 65 and column 4 lines 1-7") and configured to maintain user information.(see column 4 lines 44-57) and to permit or deny. ("i. e, "authenticating") a user to enter an access controlled environment. (i. e, "communication services") within a data processing environment and to perform user operations within said access controlled environment.(see column 7 lines 50-55 and column 8 lines 1-22) a transaction management facility operable within said access controlled environment, coupled to said access control facility, and configured to store and maintain transaction.("i. e, "client "services") data based on said transaction, said user operations, and a security scheme.("i. e, "verifying"). (see column 4 lines 44-57 and column 8 lines 35-40) an authentication facility operable within said access controlled environment and configured to authenticate said transaction data based on an authentication scheme corresponding to said transaction. (see column 4 lines 44-57 and

column 8 lines 35-40).

Joyce fail to explicitly teach a billing facility configured to permit said user to establish a billing allocation scheme to be used to control the billing of services provided within said access controlled environment, and to consolidate data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility to generate and process billing data based on said billing allocation scheme, to send a billing notice to a responsible party via said global data processing network.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include billing facility configured to permit said user to establish a billing allocation scheme to be used to control the billing of services provided within said access controlled environment, and to consolidate data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility to generate and process billing data based on said billing allocation scheme, to send a billing notice to a

responsible party via said global data processing network in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 2, Joyce discloses wherein said global data processing network is the Internet. (see column 6 lines 16-20).

As per claim 3, Joyce discloses wherein said billing facility generates a billing record related to said user operations within said access controlled environment.(see column 12 lines 6-9 and column 9 lines 45-49).

As per claims 4-5, Joyce fail to explicitly teach wherein said billing allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include said billing

allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 6, Joyce discloses a system for facilitating transaction processing and disposition within an access controlled environment, comprising:

an access control facility accessible via a global data processing network.(i. e, "computer network "see column 3 line 65 and column 4 lines 1-7") and configured to maintain user information.(see column 4 lines 44-57) and to permit or deny. (i. e, "authenticating") users to login.(i. e, "enter a PIN" see column 4 lines 44-57") into an access controlled environment. (i. e, "communication services") maintained within a data processing environment.(see column 7 lines 50-55 and column 8 lines 1-22) said user information including a profile relating to each user of said users.(see column 14 lines 49-53) each said profile including a user-specific level of security.(see column 11 lines 43-46) a transaction management facility operable within said access controlled environment, coupled to said access control facility, and configured to store and maintain data related to a transaction. (i. e, "client services") involving at least one of said users based on a predetermined security level to facilitate disposition of said transaction within said access controlled environment, and to determine accessibility related to said data for said each user based on said each user's profile. (see column 4 lines 44-57 and column 8 lines 35-40 and column 11 lines 37-46)

an authentication facility operable within said access controlled environment and configured to authenticate said data related to said transaction based on a predetermined authentication level set to correspond to said transaction. (see column 4 lines 44-57 and column 8 lines 35-40) a connectivity and communications facility coupled to said access control facility, said transaction management facility, and said authentication facility, said connectivity and communications facility configured to communicate with said access control facility.(see column 7 lines 50-65 and column 8 lines 1-59 and column 13 lines 1-50) said transaction management facility, said

authentication facility, and external transaction party systems to facilitate disposition of said transaction based on said data stored and maintained by said transaction management facility. (see column 4 lines 44-57 and column 8 lines 35-40).

Joyce fail to explicitly teach a billing facility configured to permit said users to establish a billing allocation scheme to be used to control the billing of services provided within said access controlled environment, and to consolidate data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility to generate and process billing data and to send a billing notice to a responsible party via said global data processing network.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include a billing facility configured to permit said users to establish a billing allocation scheme to be used to control the billing of services provided within said access controlled environment, and to consolidate data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility to generate and

process billing data and to send a billing notice to a responsible party via said global data processing network in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 7, Joyce discloses wherein said global data processing network is the Internet. (see column 6 lines 16-20).

As per claim 8, Joyce discloses wherein said billing facility generates a billing record related to each operation performed by said users within said access controlled environment. (see column 12 lines 6-9 and column 9 lines 45-49).

As per claim 9, Joyce discloses wherein said billing allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party.

As per claim 10, Joyce fail to explicitly teach wherein said billing allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By

selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include said billing allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 11, Joyce discloses a method for facilitating transaction processing and disposition within an access controlled environment, comprising the steps of:
at an access control facility accessible via a global data processing network.(i. e, "computer network "see column 3 line 65 and column 4 lines 1-7") maintaining user information and permitting or denying. (i. e, "authenticating") a user to login.(i. e, "enter PIN" see column 4 lines 44-57) into an access controlled environment. (i. e, "communication services") maintained within a data processing environment. (see column 4 lines 44-57and see column 7 lines 50-55 and column 8 lines 1-22)
at a transaction management facility coupled to said access control facility, storing and maintaining data related to a transaction.(i. e, "client services based on a predetermined security level to facilitate disposition of said transaction within said access controlled environment. (see column 4 lines 44-57 and column 8 lines 35-40 and column 11 lines 37-46) at an authentication facility, authenticating said data related to said transaction based on a predetermined authentication level. (see column 4 lines 44-57 and column 8 lines 35-40) permitting said user to establish a billing allocation scheme to be used to control the billing of services provided within said access controlled environment;

Joyce fail to explicitly teach at a billing facility, consolidating data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility based on said billing allocation scheme, and at said billing facility, generating and processing said billing data and sending a billing notice to a responsible party via said global data processing network.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include at a billing facility, consolidating data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility based on said billing allocation scheme, and at said billing facility, generating and processing said billing data and sending a billing notice to a responsible party via said global data processing network in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 12, Joyce discloses wherein said global data processing network is the Internet. (see column 6 lines 16-20).

As per claim 13, Joyce discloses wherein said billing data is generated and processed relating to each operation performed by said user within said access controlled environment. (see column 12 lines 6-9 and column 9 lines 45-49).

As per claims 14-15, Joyce fail to explicitly teach wherein said billing allocation

scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include said billing allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme and sending a billing notice to a responsible party via said global data processing network in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 16, Joyce discloses a method for facilitating transaction processing and disposition within an access controlled environment, comprising the steps of:
at a user system operated by a user, accessing an access control facility via a global

data processing network.(i. e, "computer network "see column 3 line 65 and column 4 lines 1-7") said access control facility configured to maintain user information related to said user.(see column 4 lines 44-57 and see column 8 lines 35-40)

permitting or denying. (i. e, "authenticating") said user system operable access to an access controlled environment.(i. e, "communication services maintained within a data processing environment .(see column 7 lines 50-55 and column 8 lines 1-22) based on a profile related to said user including a user-specific level of security.(see column 14 lines 49-53 and column 11 lines 43-46) at a transaction management facility coupled to said access control facility and operating within said access controlled environment, storing and maintaining data related to a transaction.(i. e, client services") involving said user based on a predetermined security level to facilitate disposition of said transaction within said access controlled environment, said transaction management facility. (see column 4 lines 55-57 and column 11 lines 37-45) determining accessibility related to said data for said user based on said user's profile at an authentication facility operating within said access control environment, authenticating said data related to said transaction based on a predetermined authentication level set to correspond to said transaction. (see column 4 lines 44-57 and column 8 lines 35-40 and column 9 lines 45-49) at a communications facility coupled to said access control facility, said transaction management facility, said authentication facility.(see column 7 lines 50-65 and column 8 lines 1-59 and column 13 lines 1-50) and operating within said access controlled environment, communicating with external systems to facilitate disposition of said transaction based on said data stored and maintained by said transaction management facility. (see column 4 lines 44-57 and column 8 lines 35-40).

Joyce fail to explicitly teach permitting said user to establish a billing allocation scheme to be used to control the billing of services provided within said access controlled environment and it a billing facility operating within said access controlled environment, consolidating data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility, generating and processing billing data, and sending a billing notice based on said billing data and said billing allocation scheme to a responsible party via said global data

processing network.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60) and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include permitting said user to establish a billing allocation scheme to be used to control the billing of services provided within said access controlled environment and it a billing facility operating within said access controlled environment, consolidating data related to internal operations performed by said access control facility, said transaction management facility, and said authentication facility, generating and processing billing data, and sending a billing notice based on said billing data and said billing allocation scheme to a responsible party via said global data processing network in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 17, Joyce discloses wherein said global data processing network is the Internet. (see column 6 lines 16-20).

As per claim 18, Joyce discloses further comprises the step of: at said billing facility, generating a billing record related to each operation performed by said user within. (see column 12 lines 6-9 and column 9 lines 45-49).

As per claims 19-20, Joyce fail to explicitly teach wherein said billing allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include said billing allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and said billing allocation scheme is based on a predetermined billing scheme and sending a billing notice to a responsible party via said global data processing network in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are

directed.

As per claim 21, Joyce discloses a system for facilitating processing and disposition of a transaction within an access controlled environment, comprising:

an access control facility accessible via a global data processing network.(i. e, "computer network "see column 3 line 65 and column 4 lines 1-7") and configured to permit or deny.(i. e, "authenticating") a user to enter an access controlled environment within a data processing environment and to utilize services offered within said access controlled environment.(i. e, communication services") (see column 4 lines 44-57 and see column 7 lines 50-55 and column 8 lines 1-22).

Joyce fail to explicitly teach a billing facility configured to permit said user to establish a billing allocation scheme to be used to control billing related to said services provided within said access controlled environment to generate and process billing data based on said services offered within said access controlled environment and said billing allocation scheme, and to send a billing notice to a responsible party via said global data processing network.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include a billing facility configured to permit said user to establish a billing allocation scheme to be used to control billing related to said services provided within said access controlled environment to generate and process billing data based on said services offered within said access controlled environment and said billing allocation scheme, and to send a billing notice to a responsible party via said global data processing network in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and wherein said billing allocation scheme is based on a predetermined billing scheme in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

As per claim 22, Joyce discloses wherein said billing facility generates a billing record related to each operation related to said services performed by said user within said access controlled environment. .(see column 12 lines 6-9 and column 9 lines 45-49).

As per claims 23-24, Joyce fail to explicitly teach allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and wherein said billing allocation scheme is based on a predetermined billing scheme.

However Joyce discloses if the PIN access card being utilized to initiate and pay for the above Switch Manager.TM. services is a top-up card, then the communications to the user regarding account balance, insufficient balance, or exhausted balance include an option for the user into add a value to, or "top-up", the card and under such circumstances, the user provides a bank account or credit card account number from which the system will, in real time, transfer funds into the user's telephony account.(see column 16 lines 54-60)and charging for providing the enhanced communication service includes decrementing a charge from a pre-paid user account or adding a charge to a credit account. (see column 4 lines 7-9) and wherein said step of charging comprises decrementing a charge from an online pre-paid user account or adding a charge to an outline credit account.(see column 22 lines 20)and the client application services also provide a graphical user interface (not shown) and output device (not shown) for access to customer accounts and to usage information.(see column 8 lines 56-59) and By selecting the account type, details of the account such as name, address, deposit, credit limit, and call history, etc. are displayed to the user.(see column 17 lines 35-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Joyce to include allocation scheme defines a percentage allocation of the costs associated with said transaction to be borne by said responsible party and wherein said billing allocation scheme is based on a predetermined billing scheme in order to provide enhanced communication services to users, regardless of where the users may be located in the world and regardless of the equipment through which the communication services are directed.

Conclusion

4.   The prior art of record and not relied upon is considered pertinent to

Applicants disclosure.

Lee et al (US Patent 6, 102, 961) teaches method and apparatus for selecting ip blocks.

Risen et al (US 6, 018, 714 Patent) teaches method of protecting against a change in

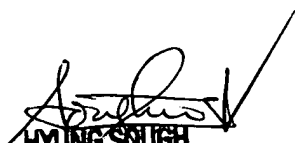value of intellectual property and product providing such protection.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Clement B Graham whose telephone number is 703-

305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers

for the organization where this application or proceeding is assigned are 703-305-0040

for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the receptionist whose telephone number is 703-305-3900.

CG

September 29, 2004

HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600